

Certificate Number: 18132-NYS-CC-039264786



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## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 21, 2025, at 4:33 o'clock PM MST, BRITTNEY WATKINS received from \$\$\$\$\$Simple Class, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Southern District of New York, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 22, 2025 By: /s/Laura Hauptman

Name: Laura Hauptman

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See 11 U.S.C. 109(h) and 521(b).*